How Deep the Cycle Goes: Rollover Counts and What They Cost

The loan is taken for two weeks. The data shows how many times it is actually rolled over — and what that costs.

44 states in the sample	**1.43** mean number of rollovers	**75** median fees paid, $
300 median loan amount, $	**25** fees as % of the amount borrowed	

The numbers

States with at least 30 respondents. The 15 with the highest rollover counts.

State	Code	Respondents	Mean rollovers	Heavy cases (4+), %	Median fees paid, $	Median loan amount, $
Arkansas	AR	35	2.11	20.6	90	300
Hawaii	HI	35	1.94	23.4	90	350
Maine	ME	39	1.92	16.3	68	300
Louisiana	LA	247	1.9	22.1	75	300
Rhode Island	RI	37	1.86	23.2	75	250
Georgia	GA	121	1.83	22.2	75	300
Tennessee	TN	378	1.82	19.2	75	300
Iowa	IA	122	1.79	18.5	75	300
Arizona	AZ	165	1.78	21.4	75	300
New Mexico	NM	109	1.78	19.8	90	300
Indiana	IN	399	1.76	20.9	75	300
Michigan	MI	551	1.75	18.6	75	300
Utah	UT	186	1.75	18.3	75	300
Washington	WA	262	1.73	16.9	75	300
Virginia	VA	231	1.69	19.2	75	300

How we counted

- A rollover moves the due date and charges the fee again.

• A heavy case means four rollovers or more.

Data updated 2026-07-31. Full dataset in CSV at https://nimbusloans.com/research/how-deep-the-cycle-goes/data.csv

How to cite

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